

Information to identify the case:

Debtor 1	Rodney W Brown	Social Security number or ITIN	xxx-xx-9498
	First Name Middle Name Last Name	EIN	--
Debtor 2	Kathleen M Brown	Social Security number or ITIN	xxx-xx-5999
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-28694-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rodney W Brown

Kathleen M Brown
aka Kathleen M. Dickinson

12/6/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rodney W Brown
Kathleen M Brown
Debtors

Case No. 18-28694-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 06, 2021

Form ID: 3180W

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Rodney W Brown, Kathleen M Brown, 2 Lacy Court, Clayton, NJ 08312-1540
lm	+ Select Portfolio Servicing, 3217 South Decker Lake Dr., Salt Lake City, UT 84119-3284
517765220	+ Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517765221	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518376076	+ HESAA, PO Box 548, Trenton NJ 08625-0548
517765222	+ Holly Brown, 2 Lacy Court, Clayton, NJ 08312-1540
518980653	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518980654	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
517765223	#+ Kahuna Payment Solututions, Attn: Bankruptcy Department, 2714 McGraw Dr., Bloomington, IL 61704-6012
518372297	+ Kentucky Higher Education, Student Loan Corporation, PO Box 24328, Louisville KY 40224-0328
517817530	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517814748	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
517765236	+ Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518834005	Select Portfolio Servicing, Inc., as servicer for, P.O. Box 65250, Salt Lake City, UT 84165-0250
517868229	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517998626	+ Toyota Motor Credit Corporation, Kevin G. McDonald, Esqir, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517765247	+ US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
517892257	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 06 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517765195	+ Email/Text: backoffice@affirm.com	Dec 06 2021 20:36:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
517877462	Email/Text: bankruptcy@pepcoholdings.com	Dec 06 2021 20:35:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517765196	+ EDI: TSYS2	Dec 07 2021 01:38:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517765197	+ EDI: CAPITALONE.COM	Dec 07 2021 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517824265	EDI: CAPITALONE.COM	Dec 07 2021 01:38:00	Capital One Bank (USA), N.A., PO Box 71083,

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			Charlotte, NC 28272-1083
517865780	EDI: BL-BECKET.COM	Dec 07 2021 01:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517765199	+ EDI: CITICORP.COM	Dec 07 2021 01:38:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517765200	EDI: WFNNB.COM	Dec 07 2021 01:38:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517765201	EDI: WFNNB.COM	Dec 07 2021 01:38:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517765202	+ EDI: WFNNB.COM	Dec 07 2021 01:38:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517765204	+ EDI: CCS.COM	Dec 07 2021 01:38:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
517843372	EDI: CRFRSTNA.COM	Dec 07 2021 01:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517765205	+ EDI: CRFRSTNA.COM	Dec 07 2021 01:38:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517765206	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 06 2021 20:49:31	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517765207	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 06 2021 20:49:25	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517765249	+ EDI: CITICORP.COM	Dec 07 2021 01:38:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517765208	+ EDI: NAVIENTFKASMDOE.COM	Dec 07 2021 01:38:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
518732170	EDI: IRS.COM	Dec 07 2021 01:38:00	Internal Revenue Service, Centralized Insolvency, Operations, PO Box 7346, Philadelphia, PA 19101-7346
517765224	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 06 2021 20:35:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517795753	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 06 2021 20:49:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517765225	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 06 2021 20:49:18	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517765226	+ EDI: MID8.COM	Dec 07 2021 01:38:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517765227	+ EDI: MID8.COM	Dec 07 2021 01:38:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517798044	+ EDI: MID8.COM	Dec 07 2021 01:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517765230	+ EDI: NAVIENTFKASMSERV.COM	Dec 07 2021 01:38:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
517891475	EDI: NAVIENTFKASMSERV.COM	Dec 07 2021 01:38:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
517992136	+ EDI: NAVIENTFKASMSERV.COM	Dec 07 2021 01:38:00	Navient Solutions, LLC., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
517765233	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517892619	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Carnival,

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			POB 41067, Norfolk VA 23541
517881628	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
517889399	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541
517879920	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517875499	EDI: Q3G.COM	Dec 07 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517767311	EDI: Q3G.COM	Dec 07 2021 01:38:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
517875496	EDI: Q3G.COM	Dec 07 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517819750	+ EDI: DRIV.COM	Dec 07 2021 01:38:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517765235	+ EDI: DRIV.COM	Dec 07 2021 01:38:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
517765238	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517765237	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517767078	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517765241	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517765242	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517765243	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517765244	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517765245	EDI: TFSR.COM	Dec 07 2021 01:38:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
518475044	EDI: BL-TOYOTA.COM	Dec 07 2021 01:38:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517765246	EDI: USBANKARS.COM	Dec 07 2021 01:38:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518125481	EDI: WFFC.COM	Dec 07 2021 01:38:00	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
517765250	+ EDI: WFFC.COM	Dec 07 2021 01:38:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517765252	+ EDI: WFFC.COM	Dec 07 2021 01:38:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 52

BYPASSED RECIPIENTS

District/off: 0312-1

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517892961		DEUTSCHE BANK, NATIONAL TRUST COMPANY, as TRUSTEE
517765198	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517765203	*+	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517765209	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765210	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765211	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765212	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765213	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765214	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765215	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765216	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765217	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765218	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765219	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765228	*+	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517765229	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517765231	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
517765232	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
517765234	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517911226	*	Select Portfolio Servicing, Inc., P.O.Box 65250, Salt Lake City UT 84165-0250
517765239	*+	Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517765240	*+	Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517765248	*+	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
517765251	*+	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2021 at the address(es) listed below:

Name	Email Address
Amy L Knapp	on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com
Amy L Knapp	on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Jill Manzo

on behalf of Creditor SELECT PORTFOLIO SERVIVING INC., as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2006-1 bankruptcy@fskslaw.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Lee Martin Perlman

on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

R. A. Lebron

on behalf of Loss Mitigation Select Portfolio Servicing bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor SELECT PORTFOLIO SERVIVING INC., as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2006-1 bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12